

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

STEVEN S MICHAEL
SHERRIE M MICHAEL
Debtor(s)

Case No. 07-04822

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/19/2007.
- 2) The plan was confirmed on 06/29/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/24/2009.
- 5) The case was dismissed on 01/29/2010.
- 6) Number of months from filing to last payment: 35.
- 7) Number of months case was pending: 37.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$42,420.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$95,564.64
Less amount refunded to debtor	\$750.17

NET RECEIPTS: **\$94,814.47**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,374.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,579.32
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,953.32**

Attorney fees paid and disclosed by debtor: \$626.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
A R CONCEPTS	Unsecured	74.00	NA	NA	0.00	0.00
AAMS LIC	Unsecured	578.00	NA	NA	0.00	0.00
AAMS LIC	Unsecured	355.00	NA	NA	0.00	0.00
ACC LLC	Unsecured	160.00	NA	NA	0.00	0.00
AFFILIATED EAR NOSE & THROAT	Unsecured	302.30	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL	Unsecured	NA	45.58	45.58	0.00	0.00
AMERICREDIT FINANCIAL	Secured	4,175.00	4,175.00	4,175.00	4,175.00	101.51
ARMOR SYSTEMS	Unsecured	320.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	160.00	160.07	160.07	0.00	0.00
BENEFICIAL	Unsecured	NA	1,939.54	1,939.54	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	91.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	422.25	NA	NA	0.00	0.00
CONDELL ACUTE CARE	Unsecured	29.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	4,398.10	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	314.00	NA	NA	0.00	0.00
DEUTSCHE BANK NATL TRUST CO	Secured	20,333.57	20,333.57	20,333.57	14,123.24	0.00
DEUTSCHE BANK NATL TRUST CO	Secured	NA	0.00	0.00	69,461.40	0.00
FFCC COLUMBUS INC	Unsecured	159.00	NA	NA	0.00	0.00
HARVARD COLLECTION SERVICE	Unsecured	212.00	NA	NA	0.00	0.00
KEYNOTE CONSULTING INC	Unsecured	125.00	NA	NA	0.00	0.00
LOUIS FREIDMAN	Unsecured	1,045.00	NA	NA	0.00	0.00
MALCOLM S GERALD	Unsecured	265.61	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	331.00	165.62	165.62	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	513.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	1,524.00	1,540.52	1,540.52	0.00	0.00
OLIVER ADJUSTMENT	Unsecured	263.00	NA	NA	0.00	0.00
PARK DANSAN	Unsecured	165.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	12.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$69,461.40	\$0.00
Mortgage Arrearage	\$20,333.57	\$14,123.24	\$0.00
Debt Secured by Vehicle	\$4,175.00	\$4,175.00	\$101.51
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$24,508.57	\$87,759.64	\$101.51
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$3,851.33	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$6,953.32</u>
Disbursements to Creditors	<u>\$87,861.15</u>
TOTAL DISBURSEMENTS :	<u>\$94,814.47</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/08/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.